

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL A. SMITH  
BARBARA M. SMITH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-20239 JAD

Chapter 13

Related to ECF No. 71

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 16th day of July, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
7/16/24 9:25 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
JEFFERY A. DELLER jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Michael A. Smith  
Barbara M. Smith  
Debtors

Case No. 19-20239-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 16, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Smith, Barbara M. Smith, PO Box 403, Midland, PA 15059-0403
14980680	Capital One Bank, PO BOX 71803, Charlotte, NC 28272
14980685	+ DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, Saint Paul, MN 55101-1314
14980684	DITECH FINANCIAL LLC, PO Box 6172, Rapid City, SD 57709
14980691	+ LendMark Financial, 3944 Broadhead Road, Suite 8, Monaca, PA 15061-3029
14980696	+ Ocwen Loan Servicing LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14980695	+ Ocwen Loan Servicing LLC, PO BOX 660264, Dallas, TX 75266-0264

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14980677	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2024 00:04:30	Best Buy Credit Services, po Box 9001007, Louisville, KY 40290-1007
14980681	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2024 00:04:30	CBNA, PO BOX 6283, Sioux Falls, SD 57117-6283
14980682	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2024 23:58:00	COMENITY BANK/Boscovs, PO BOX 659622, San Antonio, TX 78265
14980683	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 16 2024 23:58:00	COMENITY BANK/GNTEAGLE, PO BOX 182685, Columbus, OH 43218-2685
14989183	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 17 2024 00:17:12	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14980678	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 17 2024 00:04:49	Capital One, 1500 Capital One Drive, Richmond, VA 23238
14980679	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 17 2024 00:18:12	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14991124	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 17 2024 00:16:16	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15005380	Email/PDF: bncnotices@becket-lee.com	Jul 17 2024 00:29:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14982510	+ Email/Text: bankruptcy@cavps.com	Jul 16 2024 23:59:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14980692	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2024 00:17:24	Macy's, PO Box 9001094, Louisville, KY 40290
15023811	Email/Text: bnc-quantum@quantum3group.com	Jul 16 2024 23:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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			98083-0657
15016250	+ Email/Text: kborkley@bernsteinlaw.com	Jul 16 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995289	Email/Text: ECMCBKNotices@ecmc.org	Jul 16 2024 23:58:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14980687	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 16 2024 23:58:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14980689	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2024 23:57:00	KOHL/CAPONE, N56 W 17000 RIDGEWOOD DR, Menomonee Falls, WI 53051-7096
14980690	+ Email/Text: Documentfiling@lciinc.com	Jul 16 2024 23:57:00	LENDING CLUB CORPORATION, 71 STEVENSONSUITE 300, San Francisco, CA 94105-2985
14984550	Email/PDF: resurgentbknofications@resurgent.com	Jul 17 2024 00:15:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14980693	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 17 2024 00:16:22	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
14980694	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 17 2024 00:04:22	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14998174	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2024 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15031703	Email/PDF: pa_dc_claims@navient.com	Jul 17 2024 00:03:48	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15021516	Email/Text: mtgbk@shellpointmtg.com	Jul 16 2024 23:57:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
15006220	Email/Text: BKEBN-Notifications@ocwen.com	Jul 16 2024 23:57:00	OCWEN LOAN SERVICING, LLC, Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
15023652	+ Email/Text: bncmail@w-legal.com	Jul 16 2024 23:58:00	Oak Harbor Capital Opportunities Fund V, LP, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14992193	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 17 2024 00:17:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14981328	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 17 2024 00:04:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980697	+ Email/Text: recovery@paypal.com	Jul 16 2024 23:57:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
14986056	+ Email/Text: ebnpeoples@grblaw.com	Jul 16 2024 23:57:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14985125	Email/Text: bnc-quantum@quantum3group.com	Jul 16 2024 23:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14980700	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2024 00:03:30	SYNCB/CARE CREDIT, po bOX 960061, Orlando, FL 32896-0061
14980701	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2024 00:04:40	SYNCB/JCP, PO BOX 960090, Orlando, FL 32896-0090
14980702	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2024 00:04:41	SYNCB/LOWES, PO BOX 530914, Atlanta, GA 30353-0914
14980703	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2024 00:04:25	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
14980704	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2024 00:18:12	SYNCB/WAL-MART, PO BOX 965024, Orlando,

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14980698	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 16 2024 23:58:00	FL 32896-5024 Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
15018677	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 16 2024 23:58:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
14980699	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2024 00:16:02	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
15019495	+ Email/PDF: ebn_ais@aisinfo.com	Jul 17 2024 00:18:04	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14980705	+ Email/Text: bncmail@w-legal.com	Jul 16 2024 23:58:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14980706	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2024 00:17:16	Toys-R-US, PO Box 965013, Orlando, FL 32896-5013
15504858	^ MEBN	Jul 16 2024 23:56:50	Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		OCWEN LOAN SERVICING, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14991909	*+	Best Buy Credit Services, po Box 9001007, Louisville, KY 40290-1007
14991913	*+	CBNA, PO BOX 6283, Sioux Falls, SD 57117-6283
14991914	*	COMENITY BANK/Boscovs, PO BOX 659622, San Antonio, TX 78265
14991915	*+	COMENITY BANK/GNTEAGLE, PO BOX 182685, Columbus, OH 43218-2685
14991910	*	Capital One, 1500 Capital One Drive, Richmond, VA 23238
14991911	*+	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14991912	*	Capital One Bank, PO BOX 71803, Charlotte, NC 28272
14991916	*	DITECH FINANCIAL LLC, PO Box 6172, Rapid City, SD 57709
14991917	*+	DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, Saint Paul, MN 55101-1314
14991924	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, Macy's, PO Box 9001094, Louisville, KY 40290
14980688	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14991920	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14991919	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14980686	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14991918	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14991921	*+	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, Menomonee Falls, WI 53051-7096
14991922	*+	LENDING CLUB CORPORATION, 71 STEVENSONSUITE 300, San Francisco, CA 94105-2985
14991923	*+	LendMark Financial, 3944 Broadhead Road, Suite 8, Monaca, PA 15061-3029
14991925	*+	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
14991926	*+	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15018864	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14991927	*+	Ocwen Loan Servicing LLC, PO BOX 660264, Dallas, TX 75266-0264
14991928	*+	Ocwen Loan Servicing LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14991929	*+	Paypal, 2211 North First Street, San Jose, CA 95131-2021
14991932	*+	SYNCB/CARE CREDIT, po BOX 960061, Orlando, FL 32896-0061
14991933	*+	SYNCB/JCP, PO BOX 960090, Orlando, FL 32896-0090
14991934	*+	SYNCB/LOWES, PO BOX 530914, Atlanta, GA 30353-0914

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14991935	*+	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
14991936	*+	SYNCB/WAL-MART, PO BOX 965024, Orlando, FL 32896-5024
14991930	*+	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
14991931	*+	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14991937	*+	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14991938	*+	Toys-R-US, PO Box 965013, Orlando, FL 32896-5013

TOTAL: 2 Undeliverable, 38 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence W. Willis	on behalf of Joint Debtor Barbara M. Smith ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Michael A. Smith ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor OCWEN LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8